IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

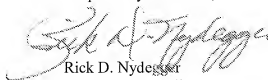|		
In re application of:		)
	Justin B. Magaram, et al.	)
		)
Serial No:	09/332,459	) Art Unit
		) 3692
Confirmation No.:	2958	)
		)
Filed:	June 14, 1999	)
		)
For:	METHOD AND SYSTEM FOR	)
	REPRESENTING DEPENDENCIES	)
	IN A FINANCIAL PLAN	)
		)
Examiner:	Nga B. Nguyen	)

Comments on Statement of Reasons for Allowance

Applicants respectfully submit that the claimed invention as set forth in each of the independent claims and the dependent claims must be read as a whole, and not as a single feature or subcombination of features which represent less than the entirety of the claimed invention as a whole. While a particular feature or subcombination of features referred to by the Examiner in the Statement of Reasons for Allowance may represent a basis for distinguishing the claimed invention over the prior art, Applicants further submit that this may not necessarily be the *sole* ground for distinguishing the claimed invention over the prior art of record. Accordingly, the Examiner's statement should, in Applicants' view, not be read as constituting or meaning that the invention can or should be reduced to a single "feature" of the invention or to a subcombination of features that is less than the entire invention claimed as a whole, nor that the single feature referenced by the Examiner or subcombination of features referenced by the Examiner in the Statement of Reasons for Allowance is the only or sole grounds for distinguishing the invention over the prior art of record.

Dated this 21st day of ___February___ 2008.

Respectfully submitted,

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